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Applicant(s) : Edward J. Hogan et al.

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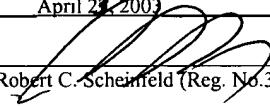
For : METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A COMPUTER NETWORK

Examiner : To be Assigned

Group Art Unit : 2161

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on

April 21, 2003


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2ND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. § 1.56 and 37 C.F.R. § 1.97(b), Applicants bring to the Examiner's attention the references listed on the attached Form PTO 1449. It is respectfully requested that the listed references be made of record in the application, if appropriate.

1. U.S. Publication 2002/0052784 A1 to Sherwin et al, issued May 2, 2002;
2. U.S. Publication 2002/0046169 A1 to Keresmann, III et al., issued April 18, 2002;
3. U.S. Patent 6,370,514 B1 to Messner, issued April 9, 2002;
4. U.S. Publication 2002/0032663 A1 to Messner, issued March 14, 2002;
5. U.S. Publication 2001/0051902 A1 to Messner, issued December 13, 2001;

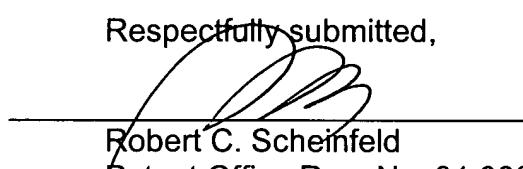
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6. U.S. Publication 2001/0047335 A1 to Arndt *et al.*, issued November 29, 2001;
7. U.S. Publication 2001/0047281 A2 to Keresman, III *et al.*, issued November 29, 2001;
8. U.S. Publication 2001/0037451 A1 to Bhagavatula *et al.*, issued November 1, 2001;
9. U.S. Patent 5,903,878 to Talati *et al.*, issued May 11, 1999;
10. WO 02/15077 A1 published 21.02.2002;
11. WO 01/84509 A2 published 08.11.2001;
12. WO 01/67215 A2 published 13.09.2001;
13. WO 01/26062 A1 published 12.04.2001;
14. WO 01/07873 A2 published 01.02.2001;
15. WO 01/01622 A2 published 04.01.2001;
16. AU 6053700 Australian Patent. (**Applicants are trying to obtain a copy.**)

No fee is required with this submission. Nevertheless any required fees may be charged to Deposit Account No. 02-4377.

Respectfully submitted,

Dated: April 23, 2003



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Encls.